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ABSTRACT

A method of paying for goods and/or services using a mobile phone is disclosed. This method includes transmitting payment request data containing information identifying a store, a buyer and an amount of money to be paid from the mobile phone to a payment transaction server over a mobile telephone network. At the payment transaction server, the payment request data received and a balance associated with the identified buyer is checked for approval of the payment. Payment approval data containing information on the amount of money approved is transmitted from the payment transaction server to a terminal other than the mobile phone based on the checked result, the terminal being designated from pre-registered information on the identified store.